

Fill in this information to identify the case:

Debtor 1 Francis S. Varro

Debtor 2 Deborah M. Varro
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Wisconsin

Case number 19-29251-gmh

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: SERVIS ONE, INC DBA BSI
FINANCIAL SERVICES

Court claim no. (if known): 10-1

Last 4 digits of any number you use to
identify the debtor's account: 5 0 2 8

Date of payment change:
Must be at least 21 days after date
of this notice 05/01/2022

New total payment: \$ 1,320.13
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 306.29 New escrow payment: \$ 295.01

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Francis S. Varro

First Name

Middle Name

Last Name

Case number (if known) **19-29251-gmh****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Jon J. Lieberman

Signature

Date **04/04/2022**

Print:

Jon J. Lieberman (OH 0058394)

First Name

Middle Name

Last Name

Title **Attorney for Creditor**

Company

Sottile & Barile, Attorneys at Law

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email **bankruptcy@sottileandbarile.com**



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354
1-800-327-7861
<https://myloanweb.com/BSI>

Annual Escrow Account Disclosure Statement

ACCOUNT NUMBER: [REDACTED]

004

DATE: 03/26/22

FRANCIS S VARRO
DEBORAH M VARRO
N2816 MEADE ST
APPLETON, WI 54913

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PROPERTY ADDRESS
N2816 MEADE ST
APPLETON, WI 54913

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 05/01/2022 THROUGH 04/30/2023.

----- ANTICIPATED PAYMENTS FROM ESCROW 05/01/2022 TO 04/30/2023 -----

HOMEOWNERS INS	\$1,352.60
TOWN	\$2,141.93
TOTAL PAYMENTS FROM ESCROW	\$3,494.53
MONTHLY PAYMENT TO ESCROW	\$291.21

----- ANTICIPATED ESCROW ACTIVITY 05/01/2022 TO 04/30/2023 -----

ANTICIPATED PAYMENTS				ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$1,701.56	\$1,747.27
MAY	\$291.21			\$1,992.77	\$2,038.48
JUN	\$291.21			\$2,283.98	\$2,329.69
JUL	\$291.21			\$2,575.19	\$2,620.90
AUG	\$291.21			\$2,866.40	\$2,912.11
SEP	\$291.21			\$3,157.61	\$3,203.32
OCT	\$291.21	\$1,352.60	HOMEOWNERS INS	\$2,096.22	\$2,141.93
NOV	\$291.21			\$2,387.43	\$2,433.14
DEC	\$291.21	\$2,141.93	TOWN	L1 -> \$536.71	L2 -> \$582.42
JAN	\$291.21			\$827.92	\$873.63
FEB	\$291.21			\$1,119.13	\$1,164.84
MAR	\$291.21			\$1,410.34	\$1,456.05
APR	\$291.21			\$1,701.55	\$1,747.26

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$45.71.**

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$1,025.12
ESCROW PAYMENT	\$291.21
SHORTAGE PYMT	\$3.80
NEW PAYMENT EFFECTIVE 05/01/2022	\$1,320.13

YOUR ESCROW CUSHION FOR THIS CYCLE IS \$582.42.

***** Continued on reverse side *****

***** Continued from front *****

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 05/01/2021 AND ENDING 04/30/2022. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 05/01/2021 IS:

PRIN & INTEREST	\$1,025.12
ESCROW PAYMENT	\$306.29
BORROWER PAYMENT	\$1,331.41

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL		PRIOR PROJECTED	ACTUAL
					STARTING BALANCE	\$0.00	\$0.00
AUG	\$0.00	\$2,663.79 *				\$0.00	\$2,663.79
SEP	\$0.00	\$323.64 *				\$0.00	\$2,987.43
OCT	\$0.00	\$306.29 *		\$1,352.60 *	HOMEOWNERS INS	\$0.00	\$1,941.12
NOV	\$0.00	\$306.29 *				\$0.00	\$2,247.41
DEC	\$0.00	\$306.84 *		\$2,141.93 *	TOWN	\$0.00	\$412.32
JAN	\$0.00	\$306.29 *				\$0.00	\$718.61
FEB	\$0.00	\$306.29 *				\$0.00	\$1,024.90
MAR	\$0.00	\$306.29 *				\$0.00	\$1,331.19
	\$0.00	\$4,825.72	\$0.00	\$3,494.53			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$0.00. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$0.00.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

- Any shortage in your escrow account is usually caused by one the following items:
- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
 - A projected increase in taxes for the upcoming year.
 - The number of months elapsed from the time of these disbursements to the new payment effective date.

The shortage, if one exists, has been divided to be repaid in equal monthly payments over a 12-month period.

Surplus:

- A surplus in your escrow account is usually caused by one the following items:
- The insurance/taxes paid during the past year were lower than projected.
 - A refund was received from the taxing authority or insurance carrier.
 - Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN
MILWAUKEE DIVISION**

IN RE:

CASE NO. 19-29251-gmh

Francis S. Varro
Deborah M. Varro

CHAPTER 13

Debtors.

JUDGE G. Michael Halfenger

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CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on April 4, 2022, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Francis S. Varro, Debtor
Deborah M. Varro, Debtor
N 2816 Meade Street
Appleton, WI 54913

Timothy J. Helbing, Debtors' Counsel
tjh@helbinglaw.com

Rebecca R. Garcia, Chapter 13 Trustee
filings@ch13oshkosh.com

Office of the U.S. Trustee
ustpreion11.mi.ecf@usdoj.gov

Respectfully submitted,

/s/ Jon Lieberman

Jon Lieberman (OH 0058394)
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